

SYSTEMS AND METHODS FOR OPERATING LOYALTY PROGRAMS

ABSTRACT OF THE DISCLOSURE

A loyalty system that may be integrated with a financial infrastructure is provided. Such a financial infrastructure may accommodate transactions involving participants in the loyalty program as well as transactions that do not involve participants in the loyalty program. When a transaction is initiated by a customer at a merchant, regardless of who are the parties to the transaction, it is intercepted by a loyalty switch, which determines whether the customer and merchant are participants in the loyalty program. The switch transmits the transaction instruction to the financial infrastructure so that authorization may be received. If it is determined that the customer and merchant are participants in the loyalty program, the loyalty switch also executes a loyalty process that conforms with the criteria of the loyalty program.

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